

Medicare Savings Benefits for Qualified Beneficiaries

Arkansas Medicaid offers Medicare beneficiaries four categories of supplemental benefits: ARSeniors, QMB, SMB, and QI-1. The chart below describes benefits and eligibility requirements. ARSeniors provides the full range of Medicaid. QMB, SMB and QI-1 do not provide full Medicaid coverage. If you are already receiving regular Medicaid, you already receive these benefits.

	ARSeniors	QMB	SMB	QI-1
Benefits	<ul style="list-style-type: none"> Provides the full range of Medicaid Services. Pays monthly Medicare premiums(s) <p>Note: Only for seniors age 65 and over.</p>	<ul style="list-style-type: none"> Pays monthly Medicare premium(s) Pays Medicare deductibles Pays Medicare co-insurance payments Pays co-payments for Medicare managed care (HMO's) Recipient receives QMB card 	<ul style="list-style-type: none"> Pays monthly Medicare part B premium only Recipient does not receive a Medicaid card Recipient CAN be certified in another Medicaid category at the same time. 	<ul style="list-style-type: none"> Pays monthly Medicare part B premium only Recipient cannot be certified in another Medicaid category at the same time Recipient does not receive a Medicaid card
Monthly Gross Income Eligibility Requirement*	Individual \$722.00 Couple \$971.34	\$902.50 \$1214.17	Greater than \$902.50 but less than \$1083.00 Greater than \$1214.17 but less than \$1457.00	At least \$1083.00 but less than \$1218.38 At least \$1457.00 but less than \$1639.13
Asset Eligibility Requirement	Individual \$4,000 Your home and one (1) vehicle are disregarded as an asset. Couple \$6,000 We also exclude some burial funds as an asset.			

*Current Income Limits for 4/1/2009 - 3/31/2010 - Income Limits will increase slightly on 4/1/2010.

How do I apply?

- 1) Fill out the attached form.
- 2) Sign and date the last page of the application. If you and your spouse are applying, you both must sign.
- 3) Mail or take the form and copies of your Medicare card and any other insurance cards to your local Department of Human Services (DHS) office.

You will not be required to visit the county office. If there are any questions about your application, a caseworker may contact you. You will be placed in the Medicare savings benefit package with the most coverage based on your eligibility. You will receive a notice in the mail within 45 days telling you if you qualify for Medicare savings benefits and when your eligibility will begin.

If you are approved for Medicare Savings, Medicaid will pay your monthly Medicare premium. This is called the **Buy-In**. The Buy-In should occur within 90 to 120 days from the time you receive your approval notice. You will receive a reimbursement check for the premiums you paid from your first month of eligibility to the time Buy-In begins. If you do not see an increase in your Social Security or Railroad Retirement benefits within 120 days after your application has been approved, contact your local DHS office.

NOTE: This is not an application for cash assistance or Supplemental Nutrition Assistance Program (Formerly Food Stamps). If you want to apply for these programs, contact your county Department of Human Services.